

Information Needed By Your Loan Officer

For all loan applications the following may be requested, along with your completed application:

- loansellers.
- Original pay stubs covering pay periods for the last 30 days for each applicant.
- Copies of W-2 Forms and signed copies of your federal income tax returns for the last 2 years.
- Landlord contact information (name, address, telephone number) if you have rented in the last 24 months.
- Copies of your 401(k) and IRA statements, if applicable.
- Copies of your investment and deposit account statements for the last 3 months.

If you are self-employed:

- Signed copies of your last 2 years personal and business federal income tax returns.
- Year-to-Date profit and loss statement.

If you have been divorced:

- Complete, signed copy of all divorce decrees, including any stipulation and modifications.
- Proof of receipt of child support payments for the last 2 years (only if you intend to use this income to qualify for your loan).
- Proof that child support payments are current if you are required to pay child support.

Additional information:

- An explanation letter if, in the last 2 years, you have had a gap in your employment of 30 days or more.
- HUD – 1 Settlement Statement if you have already sold your present home.
- A sales contract if the sale of your present home is pending.